

Claus Spreckels & Co. BANKERS.

HONOLULU H. I.
San Francisco Agents—THE NEVADA BANK OF SAN FRANCISCO.

DRAW EXCHANGE ON
SAN FRANCISCO—The Nevada Bank of San Francisco.
LONDON—The Union Bank of London, Ltd.
NEW YORK—American Exchange National Bank.
CHICAGO—Merchants National Bank.
PARIS—Comptoir National d'Escompte de Paris.
BRASIL—Dresdner Bank.
HONGKONG AND YOKOHAMA—Hongkong & Shanghai Banking Corporation.
NEW ZEALAND AND AUSTRALIA—Bank of New Zealand.
VICTORIA AND VANCOUVER—Bank of British North America.

Transact a General Banking and Exchange Business
Deposits Received. Loans made on Approved Security. Commercial and Travelers Credits Issued. Bills of Exchange bought and sold.
COLLECTIONS PROMPTLY ACCOUNTED FOR.

BISHOP & Co. BANKERS.

Transact a General Banking and Exchange Business.
Commercial and Traveler's Letters of Credit issued, available in all the principal cities of the world.

P. O. JONES. E. A. JONES.

The Hawaiian SAFE DEPOSIT

Investment Co. Stock Brokers

Fire Insurance Agents.

Anyone wishing to either buy or sell Stocks or Bonds would do well to give us a call.
We have Safe Deposit Boxes of several sizes for rent either by the month or year at very reasonable rates. Money, jewelry, and valuable papers deposited in one of these boxes will be perfectly safe from burglars and fire.
Money to loan on approved security.

Pioneer Building and Loan Association.

Assets July, 1897, \$118,768.25.

Money Loaned on Approved Security.
A Savings Bank for Monthly Deposits.
Houses Built on the Monthly Installment Plan.
Fifteenth Series of Stock now open.

For further particulars apply to
A. V. GEAR, Secretary.
Chamber of Commerce Rooms.
Office hours, 12:30—1:30 P.M. 373-4

Real Estate Transactions.

Subscribers are furnished with from five to six lists per week, giving an accurate record of all deeds, mortgages, leases, releases, powers of attorney, etc., which are placed on record.

Subscription Price, \$2.00 per Month.

A. V. GEAR,
210 King St, Honolulu.

J. S. WALKER,

GENERAL AGENT FOR HAWAIIAN ISLANDS.
Royal Insurance Company.
Alliance Assurance Company.
Alliance Marine and General Assurance Company.
Sun Life Assurance Company of Canada.
Wilhelms of Magdeburg Insurance Company.
Scottish Union and National Insurance Company.

Room 12 Spreckels Block, Honolulu, H. I.

BRUCE CARTWRIGHT,
General Manager of

The Equitable Life Assurance Society
Of the United States for the Hawaiian Islands.

OFFICE: Merchant street, Honolulu.

JAS. F. MORGAN,

AUCTIONEER AND STOCK BROKER

No. 45 Queen Street.

Expert Appraisal of Real Estate and Furniture.

The Hawaiian Electric Company,

Cor. Alakea & Halekuanu Sts.
Has a large assortment of

Chandeliers and Electrical Goods

Constantly on hand.

Estimates given for house wiring and Electrical plants.

Marine Wiring a specialty.

THEO. HOFFMANN,

Manager.

The Yokohama Specie Bank

LIMITED.
Subscribed Capital.....Yen 12,000,000
Paid Up Capital.....Yen 7,500,000
Reserve Fund.....Yen 5,464,500

HEAD OFFICE, YOKOHAMA.

BRANCHES AND AGENCIES.

Kobe, London, Lyons, New York, San Francisco, Shanghai, Bombay, Hong Kong.

Transacts a General Banking and Exchange Business.

Agency Yokohama Specie Bank

New Republic Building, 111 King St, Honolulu.

S. KICHI,

(Japanese)

Sign Painter & Paper Hanger

133 Nuuanu Avenue, Honolulu, H. I.

S. IWASHITA,

Watchmaker, Gold & Silversmith.

No. 417 Nuuanu street, next to Love's Bakery.

CHEAPEST IN TOWN

W. W. Ahana

Makes Clothing to ORDER of the very best materials and in the very latest style.

A Perfect Fit Guaranteed

ALL OF MY WORKMEN ARE

THOROUGH MECHANICS

Cleaning and Repairing a Specialty

W. W. AHANA.

Yee Sing Tie

Large Wicket Chairs of the Latest Styles

Furniture Of all kinds.

Fort Street, opp. Club Stables

NEW STORE.

Imported Dry Goods, English, American and Chinese.

Dress Making a Specialty.

Low Prices to suit the times.

Come in and see our New Stock and Store.

Wing Hing Loy

Nuuanu near Hotel street, opposite W. W. Ahana.

TELEPHONE 157.

This firm was formerly known as "Shun Loy," Fort street.

Just Received

Crockery and Ivoryware, Embroidered Fans, Shawls, Screens, Wicker and Steamer Chairs.

WING WO TAI & CO.,

214 Nuuanu Street, Honolulu.

LAI SING KEE,

Dealer in

Bath Tubs, Kitchen Utensils, Tinware, Lamps, Etc.

PLUMBING A SPECIALTY.

No. 324 Nuuanu Street. 715-5in

For Rent.

Two Unfurnished Rooms on King street, near Alakea street. Apply at

A. V. GEAR & CO.,

210 King street.

712-4f

Wilder's Steamship Co's TIME TABLE

C. L. WIGHT, Pres. S. B. ROSE, Sec.
Capt. J. A. KING, Port Supt.

Stmr. KINAU, CLARKE, Commander,

Will leave Honolulu at 10 A. M., touching at Lahaina, Maui, Bay and Makana the same day; Mahukona, Kawaihae and Lanipohohoe the following day, arriving at Hilo the same evening.

LEAVES HONOLULU. ARRIVES HONOLULU.

Friday.....Oct. 22 Tuesday.....Oct. 19
Saturday.....Nov. 2 Friday.....Oct. 29
Sunday.....Nov. 12 Tuesday.....Nov. 9
Monday.....Nov. 23 Friday.....Nov. 19

Returning, will leave Hilo at 1 o'clock P. M., touching at Lanipohohoe, Mahukona and Kawaihae same day; Makana, Maui, Bay and Lahaina the following day; arriving at Honolulu the afternoon of Tuesday and Fridays.
Will call at Pohoiki, Puna.
No Freight will be received after 9 A. M. on day of sailing.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.
Will call at Nuu, Kaupo, on second trip of each month.
No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.
Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.
Live Stock only at owner's risk.
This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.
Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

This Company will not be responsible for Money or Valuables of passengers unless placed in the care of Purser.

Passengers are requested to purchase tickets before embarking. Those failing to do so will be subject to an additional charge of twenty-five per cent.

Stmr. HELENE, FREEMAN, Commander,

Will leave Honolulu Tuesday at 5 P. M., touching at Kahului, Hana, Hamoa and Kipahulu, Maui. Returning arrives at Honolulu Sunday mornings.

Will call at Nuu, Kaupo, on second trip of each month.

No Freight will be received after 4 P. M. on day of sailing.

This Company will reserves the right to make changes in the time of departure and arrival of its steamers without notice and it will not be responsible for any consequences arising therefrom.

Consignees must be at the Landings to receive their Freight; this Company will not hold itself responsible for freight after it has been landed.

Live Stock only at owner's risk.

SUMMER FASHIONS.

Ethereal Effects Produced With Light Materials—Popularity of Lace Sleeves.
It has been decided for this season that light colors and light materials are to be worn over silk and ornamented with lace in every form—insertions, frills, flounces, yokes, etc. It is emphatically a lace season. Many of the summer gowns are covered with rippling flounces or ruffles of the dress material edged with lace. When insertion is used, it is put in bands round the skirt, or two or three rows of it, pointed in front in the form of a V. Black lace over white silk is very much in favor, with a sash scarf of soft silk or black ribbon.

The effort is toward lightness and ethereal effects. White is very much worn. Sashes continue to be a conspicuous feature, and collar effects are of frequent occurrence on dress bodices.

A welcome feature observable is the unlined lace sleeve. All sorts of finish appear at the shoulder, such as frills, little puffs and the like, but the very latest sleeve is without any of these epaulet additions. Most sleeves are trimmed, the favorite mode being shirring, cording or tucking from top to bottom.

Among this season's revivals are crepe de chine and white glace silk. The latter is used for accordion plaited skirts, and the former takes kindly to tucking and shirring. A beautiful gown in fine white lawn with insertion of butter colored lace over silk illustrates the employment of trimmings on bodice and skirt in the form of a V. Equally attractive is a gown in black and white gauze over white silk with insertions of lace and small puffings of chiffon.

Hats continue moderate in size, except the rembrandt, which is always large. Very handsome feathers are used.



SUMMER TOILETS.
with turbanlike twists of tulle round the crowns and large bows of ribbon. Capotes take rather the beret shape, made of soft, pliable straw, with flowers, feather tips, rosettes of tulle, etc. White veils are esteemed most dressy. Those of tulle with black spots are the most becoming. It is rumored that the bonnet is fast superseding the hat among married women, whether young or middle aged. Toques and bonnets in consequence are assuming increased importance. Picturesque hats with low crowns are loaded with ostrich feathers, which are again to the fore. Indeed their popularity is a noticeable feature of the season.

Ostrich boas are included in every wardrobe. Very becoming are the neck ruffs made of colored and white chiffon, the edges fringed with ostrich feather flues.

As to the capes, they are very short—wide peleries, in fact—of light silk richly embroidered or spangled lace, also plaited tulle. Imported ones, direct from Paris, made in black chiffon, combined with silk or gauze, the pattern outlined with cord, are very effective. Some of them take the form of a bolero with wing sleeves. Others are merely the short fashionable cape. It is predicted that this summer will see the last of capes and that in the autumn the shape of visite-mantlet will reappear.

Demand and Supply.
"Boy, what's the excitement here?"
"There's a guy in here dat advertised to trade a bickie fur a hoss, and dese are hoss owners fightin to see which kin git to him first."—Chicago Tribune

Cure Milk Shakes.

The frequent call for cool drink at the Palama Grocery has induced us to set apart a window for the sale of cold drinks. Our milk shakes are delicious, nothing but pure fresh milk, shaved ice and the purest of flavoring syrup being used, which we sell at Celestial price, 5c. per glass. H. CANNON, PALAMA GROCERY, opposite Railway Depot, King street.

Kroeger Pianos, sweetest in tone, Jas. W. Bergstrom, sole agent, cash or installments. Warehouses at G. West's, Masonic Temple. Office at Thrum's Book Store. Tuning and repairing. Telephone 347.

P. F. Ryan, the genial manager of the reliable old Anchor, has secured an able assistant in William Carlisle, late of the Hawaiian Hotel. At the Anchor the famous Seattle beer is on tap, and half-and-half compounded at "two for a quarter." The Anchor maintains its reputation for superior brands of whiskies, as well as of other liquors, wines, etc.

Oceanic Steamship Company. TIME TABLE.

The Fine Passenger Steamers of This Line Will Arrive at and Leave This Port as Hereunder.

From San Francisco: For San Francisco:

MOANA.....OCT. 21st AUSTRALIA.....OCT. 20th
AUSTRALIA.....NOV. 9th MARIPOSA.....NOV. 11th
ALAMEDA.....NOV. 18th AUSTRALIA.....NOV. 17th
AUSTRALIA.....DEC. 7th MOANA.....DEC. 9th

In connection with the sailing of the above steamers, the Agents are prepared to issue, to intending passengers, coupon through tickets by any railroad from San Francisco, to all points in the United States, and from New York by any steamship line to all European ports.

For further particulars apply to
Wm. G. Irwin & Co., Limited,
General Agents Oceanic S. S. Co.

Canadian-Australian Royal Mail Steamship Co.

Steamers of the above Line running in connection with the

CANADIAN PACIFIC RAILWAY

Between Vancouver, B. C., and Sydney, N. S. W., and calling at Victoria, B. C., Honolulu, Suva (Fiji), and Wellington, N. Z.

ARE DUE AT HONOLULU

On or about the dates below stated, viz.:

From Sydney, Wellington and Suva, for Victoria and Vancouver, B. C.:
Stmr "WARRIMOO".....November 5
Stmr "AORANGI".....November 26
Stmr "MIOWERA".....December 24

From Victoria and Vancouver, B. C., to Suva, Wellington and Sydney:
Stmr "MIOWERA".....October 26
Stmr "WARRIMOO".....November 23
Stmr "AORANGI".....December 21

Through Tickets issued from Honolulu to Canada, United States and Europe.

FREIGHT AND PASSENGER AGENTS:

D. McNICOLL, Montreal, Canada.

ROBERT KERR, Winnipeg, Canada.

M. M. STERN, San Francisco, Cal.

E. J. COYLE, Vancouver, B. C.

THEO. H. DAVIES & CO., Ld

Agents for the Hawaiian Islands.

DO YOU LIKE CURRY?

TRUE INDIAN CURRY

NOT THE STUFF USUALLY SOLD AS CURRY

Curry Powder as made by us is prepared after the Original

Recipe from the Purest Ingredients.

TRY IT ONCE

BENSON, SMITH & CO.

527 Fort Street, corner Hotel.

EVERY - MAN - HIS - OWN - HORSE - DOCTOR.

DR. POTTIE'S

CELEBRATED - LIVE - STOCK - REMEDIES

FOR THE CURE OF DISEASES OF

Horses,